

Understanding the Consumer Rate Guide

In order to give you an idea of how insurance premiums may vary between insurance companies, a table has been assembled comparing rates of insurance companies writing private passenger automobile insurance in Nebraska. This guide does not include all insurance companies, but shows the top 15 companies writing 76.06% of the coverage sold in Nebraska.

Rating factors determine what price you will pay for insurance. Characteristics of similarly situated drivers are evaluated and the drivers are then grouped into classifications. Insurance companies will establish a rate for each group based on the claims paid for persons in that classification. The higher the losses for a particular classification, the higher the rate for that class of driver. The following rating factors are considered when determining the rate you will pay: driving record; age, sex, and marital status; location; and type of auto and vehicle use.

Keep in mind that many insurance companies offer a number of discounts before determining the final premium. The type of discount available may differ depending on the individual insurer. A few examples of possible discounts are: multi-car; combination auto/homeowner coverage; anti-theft devices; safety devices; senior discounts; and good student discounts.

The best way to keep the cost of insurance down is to drive safely and maintain a good driving record. Another way to reduce the cost of your insurance is through the proper use of deductibles. Deductibles are applied to losses to your auto and must be exceeded before the insurance company pays. By using higher deductibles, your cost of insuring the physical damage to your auto will be reduced. Be sure to examine your own financial position to determine just how much of a loss you are able to retain. Additionally, as your vehicle gets older, it may not be cost-effective to insure it for physical damage. Remember that the value of a vehicle depreciates rapidly, so be sure to compare the cost of insurance in relation to the value of the vehicle. When shopping for a new vehicle, you may want to contact your agent to see how much the insurance will be on a particular vehicle. The cost may vary greatly depending on the make and model of the vehicle.

Before you purchase a policy, remember the following: consider the company's financial strength; never cancel your old policy until your new policy is effective; and make sure you answer all questions on the application truthfully, as wrong information could cause an incorrect price quote, denial of coverage, or cancellation.

Shop and compare prices for insurance. Be sure, however, when making price comparisons that the coverages being quoted are the same. Remember that a good insurance value includes more than just price. Your agent and company must provide quality service and the coverages provided must fit your needs.

To assist you in comparing prices, we have selected six drivers who are principal operators (drive the car more than 50% of the time) for our rating example: 17-year-old single male; 17-year-old single female; 21-year-old single male; 21-year-old single female; 44-year-old married driver; and 65-year-old married driver. The car selected was a 2005 Toyota Camry LE, 4-door. When using this guide, select the driver nearest to your description. Select the location in that you live, or if you live in a rural area, use the location nearest to you.

The premiums shown in this guide are the costs for a six-month policy and will not be the exact amount you will be quoted when purchasing your auto insurance policy. The premiums will vary depending on the rating factors and discounts applicable to your personal situation. The guide is meant only to provide a useful way to compare the range of premiums offered. **Because this guide only includes the top 15 private passenger automobile insurance companies as established by market share, inclusion of a company is not an endorsement of a company nor is the omission of a company an adverse reflection on a company.**

The rates in this guide are subject to change without notice. **You should contact your agent or company for a specific quote.** Questions you might consider asking are:

- ☐ Am I in your lowest-priced company? If not, why?
- ☐ How can I get a better rate?
- ☐ Do I qualify for any discounts offered by the company?
- ☐ Are any discounts included in the rate quoted?
- ☐ What payment plans do you offer?



What We Are Driving And Coverage Limits

2005 Toyota Camry LE 4 Door

Liability Limits Of:	
♦ \$100,000/\$300,000	Bodily Injury
♦ \$100,000	Property Damage
♦ \$5,000	Medical Coverage
♦ \$100,000/\$300,000	Underinsured Motorist
♦ \$100,000/\$300,000	Uninsured Motorist
♦ \$250	Collision Deductible
♦ \$100	Comprehensive Deductible

Bodily Injury/Property Damage: These coverages protect you if you injure someone else's property while operating your automobile. You must be legally liable for the injuries or damages to activate these coverages.

Uninsured/Underinsured: This protects the named insured, the named insured's resident relatives and occupants in the insured vehicle if they sustain bodily injury in an accident in which the owner or operator of another motor vehicle is legally liable and does not have insurance (uninsured) or does not have enough insurance (underinsured).

Medical Payments: This will pay for reasonable and necessary medical expenses, without regard to legal liability, resulting from accidental bodily injury while operating or occupying an insured vehicle or being struck as a pedestrian by a motor vehicle. "MedPay" is often purchased in nominal amounts, such as \$1,000 or more, to provide a means for quick payment of minor medical bills without having to deal with the courts or other insurance companies.

Collision: Protects against damage to your vehicle resulting from a collision with another vehicle or object regardless of who is at fault. If the other driver is at fault, your insurance company may have a legal right to seek reimbursement from the other driver or his/her insurance company.

Comprehensive: (Other than collision) This insures you against theft or other damage to your vehicle, such as wind damage, falling objects, and vandalism.

NOTE: The premium quotes in this guide include comprehensive and collision coverage which comprise a large portion of the premium payment. Your premiums could be considerably reduced if these coverages were omitted.

Nebraska Department of Insurance Auto Rate Guide

Rates in effect as of August 1, 2006 (All figures rounded)

Rates shown are for a 6-month premium term

17-Year-Old Single Male

Principal driver, pleasure use, drives less than 12,000 miles annually, lives with parents.
No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	1,077	1,270	1,219	1,061	1,340	1,340	1,154	1,399
American Family Mutual Ins. Co.	1,302	1,407	1,464	1,371	1,385	2,268	1,385	1,385
American Standard Ins. Co. of WI	2,052	2,217	2,293	2,129	2,139	3,536	2,139	2,139
Farm Bureau Mutual Ins. Co. (2)	1,370	1,370	1,569	1,328	1,437	1,758	1,437	1,758
Farmers Insurance Exchange (1)	3,398	3,281	4,459	3,749	3,502	4,889	3,177	4,889
Farmers Mutual Ins. Co. of Nebr.	1,471	1,597	1,994	1,502	1,612	1,612	1,612	1,612
Motor Club Insurance Association	2,318	2,412	3,213	2,081	2,424	2,846	2,258	2,417
Nationwide Affinity Ins. Co.	2,252	2,498	2,763	2,202	2,533	3,185	2,362	2,533
Nationwide Agribusiness Ins. Co.	2,358	2,616	2,893	2,305	2,652	3,335	2,473	2,652
Progressive Direct Ins. Co.	3,328	3,025	3,606	3,393	3,849	4,744	3,681	4,151
Progressive Northern Ins. Co.	3,185	3,060	3,598	3,245	3,486	4,371	3,454	3,814
Shelter Mutual Insurance Co.	2,060	2,073	2,344	1,743	1,997	2,852	1,997	2,487
State Farm Fire & Casualty Co.	1,731	1,707	1,740	1,599	1,925	2,213	1,664	2,013
State Farm Mutual Auto Ins. Co.	1,613	1,611	1,610	1,468	1,766	2,037	1,528	1,851
United Services Automobile Ass'n	1,508	1,681	1,765	1,432	1,681	1,914	1,628	1,733

17-Year-Old Single Female

Principal driver, pleasure use, drives less than 12,000 miles annually, lives with parents.
No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	835	982	945	831	1,045	1,045	900	1,088
American Family Mutual Ins. Co.	928	1,003	1,043	977	988	1,613	988	988
American Standard Ins. Co. of WI	1,583	1,710	1,769	1,643	1,651	2,723	1,651	1,651
Farm Bureau Mutual Ins. Co. (2)	1,046	1,046	1,197	1,011	1,095	1,338	1,095	1,338
Farmers Insurance Exchange (1)	2,384	2,298	3,140	2,622	2,457	3,415	222	3,415
Farmers Mutual Ins. Co. of Nebr.	1,047	1,142	1,412	1,062	1,139	1,139	1,139	1,139
Motor Club Insurance Association	1,661	1,726	2,300	1,492	1,737	2,039	1,618	1,732
Nationwide Affinity Ins. Co.	1,625	1,751	2,021	1,647	1,873	2,340	1,756	1,873
Nationwide Agribusiness Ins. Co.	1,702	1,834	2,116	1,725	1,961	2,450	1,839	1,961
Progressive Direct Ins. Co.	2,492	2,249	2,717	2,581	2,900	3,579	2,783	3,131
Progressive Northern Ins. Co.	2,538	2,397	2,903	2,665	2,844	3,570	3,841	3,112
Shelter Mutual Insurance Co.	1,364	1,373	1,551	1,155	1,323	1,886	1,323	1,646
State Farm Fire & Casualty Co.	1,275	1,257	1,281	1,178	1,417	1,628	1,226	1,482
State Farm Mutual Auto Ins. Co.	1,188	1,187	1,185	1,082	1,300	1,498	1,125	1,362
United Services Automobile Ass'n	895	995	1,044	581	995	1,130	965	1,031

(1) The collision deductible was changed from \$250 to \$200 because the company does not offer a \$250 deductible.

(2) Rates quoted do not include a membership fee.

All quotes based on a neutral ("no hit") credit score, if applicable.

Nebraska Department of Insurance Auto Rate Guide

Rates in effect as of August 1, 2006 (All figures rounded)

Rates shown are for a 6-month premium term

21-Year-Old Single Male

Principal driver, pleasure use, drives less than 12,000 miles annually, student, rents apartment. No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	679	814	765	658	839	839	714	867
American Family Mutual Ins. Co.	991	1,071	1,114	1,043	1,054	1,723	1,054	1,054
American Standard Ins. Co. of WI	1,787	1,931	1,997	1,855	1,864	3,077	1,864	1,864
Farm Bureau Mutual Ins. Co. (2)	656	656	826	681	740	907	740	907
Farmers Insurance Exchange (1)	2,454	2,395	3,021	2,502	2,350	3,274	2,126	3,274
Farmers Mutual Ins. Co. of Nebr.	797	878	1,071	801	859	859	859	859
Motor Club Insurance Association	1,661	1,726	2,300	1,492	1,737	2,039	1,618	1,732
Nationwide Affinity Ins. Co.	1,490	1,736	1,771	1,364	1,594	2,019	1,474	1,594
Nationwide Agribusiness Ins. Co.	1,560	1,818	1,854	1,428	1,669	2,115	1,543	1,669
Progressive Direct Ins. Co.	1,472	1,403	1,571	1,406	1,664	1,998	1,557	1,765
Progressive Northern Ins. Co.	748	747	828	718	788	977	764	853
Shelter Mutual Insurance Co.	1,249	1,257	1,420	1,058	1,211	1,727	1,211	1,507
State Farm Fire & Casualty Co.	989	975	994	914	1,099	1,261	951	1,148
State Farm Mutual Auto Ins. Co.	921	920	919	839	1,008	1,160	873	1,055
United Services Automobile Ass'n	799	888	931	760	888	1,008	861	915

21-Year-Old Single Female

Principal driver, pleasure use, drives less than 12,000 miles annually, student, rents apartment. No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	569	682	640	554	703	703	600	726
American Family Mutual Ins. Co.	700	755	786	736	745	1,213	745	745
American Standard Ins. Co. of WI	1,216	1,312	1,357	1,261	1,269	2,086	1,269	1,269
Farm Bureau Mutual Ins. Co. (2)	587	587	739	617	668	817	668	817
Farmers Insurance Exchange (1)	1,748	1,692	2,27	1,860	1,752	2,426	1,581	2,426
Farmers Mutual Ins. Co. of Nebr.	658	723	886	666	714	714	714	714
Motor Club Insurance Association	1,204	1,251	1,668	1,083	1,261	1,479	1,175	1,258
Nationwide Affinity Ins. Co.	1,150	1,305	1,384	1,091	1,260	1,584	1,172	1,260
Nationwide Agribusiness Ins. Co.	1,204	1,366	1,449	1,143	1,319	1,659	1,227	1,319
Progressive Direct Ins. Co.	1,053	997	1,138	1,036	1,212	1,454	1,138	1,284
Progressive Northern Ins. Co.	538	531	603	531	584	719	569	626
Shelter Mutual Insurance Co.	936	942	1,064	794	908	1,293	908	1,128
State Farm Fire & Casualty Co.	792	781	795	732	879	1,008	761	918
State Farm Mutual Auto Ins. Co.	737	736	736	672	806	927	699	844
United Services Automobile Ass'n	608	674	706	579	674	763	654	694

(1) The collision deductible was changed from \$250 to \$200 because the company does not offer a \$250 deductible.

(2) Rates quoted do not include a membership fee.

All quotes based on a neutral ("no hit") credit score, if applicable.

Nebraska Department of Insurance Auto Rate Guide

Rates in effect as of August 1, 2006 (All figures rounded)

Rates shown are for a 6-month premium term

44-Year-Old Married Female

Principal driver, pleasure use, drives less than 12,000 miles annually, employed 10+ years, owns home 15+ years. No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	397	478	447	391	496	496	422	508
American Family Mutual Ins. Co.	311	335	348	326	332	532	332	332
American Standard Ins. Co. of WI	577	621	641	597	604	977	604	604
Farm Bureau Mutual Ins. Co. (2)	431	431	540	537	476	584	476	584
Farmers Insurance Exchange (1)	1,177	1,137	1,511	1,252	1,186	1,630	1,066	1,630
Farmers Mutual Ins. Co. of Nebr.	441	493	581	432	461	461	461	461
Motor Club Insurance Association	639	669	880	569	666	780	622	665
Nationwide Affinity Ins. Co.	622	714	735	480	674	836	620	674
Nationwide Agribusiness Ins. Co.	651	478	769	607	705	875	650	705
Progressive Direct Ins. Co.	654	627	707	641	750	889	701	788
Progressive Northern Ins. Co.	687	678	781	691	770	938	744	811
Shelter Mutual Insurance Co.	553	557	628	470	537	761	537	665
State Farm Fire & Casualty Co.	446	40	448	413	494	566	429	516
State Farm Mutual Auto Ins. Co.	415	414	414	379	453	520	394	474
United Services Automobile Ass'n	435	481	503	415	481	542	467	495

65-Year-Old Married Male

Principal driver, pleasure use, drives less than 12,000 miles annually, retired, owns home 15+ years. No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	370	436	418	376	471	471	404	484
American Family Mutual Ins. Co.	283	305	317	298	302	484	302	302
American Standard Ins. Co. of WI	526	566	584	545	551	890	551	551
Farm Bureau Mutual Ins. Co. (2)	388	388	489	396	430	528	430	528
Farmers Insurance Exchange (1)	1,015	977	1,316	1,092	1,036	1,419	930	1,419
Farmers Mutual Ins. Co. of Nebr.	391	441	521	385	414	414	414	414
Motor Club Insurance Association	577	603	795	514	602	704	563	601
Nationwide Affinity Ins. Co.	538	606	641	514	593	730	548	593
Nationwide Agribusiness Ins. Co.	564	634	671	538	621	764	574	621
Progressive Direct Ins. Co.	632	614	691	624	738	870	687	773
Progressive Northern Ins. Co.	665	650	742	654	733	890	705	769
Shelter Mutual Insurance Co.	436	438	494	371	423	598	423	523
State Farm Fire & Casualty Co.	389	384	391	360	431	492	374	450
State Farm Mutual Auto Ins. Co.	362	361	361	330	395	453	343	413
United Services Automobile Ass'n	416	460	481	397	460	518	446	472

(1) The collision deductible was changed from \$250 to \$200 because the company does not offer a \$250 deductible.

(2) Rates quoted do not include a membership fee.

All quotes based on a neutral ("no hit") credit score, if applicable.